

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LANADA M AVINGER

Debtor(s)

Case No. 16-40351

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/27/2016.
- 2) The plan was confirmed on 07/17/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/11/2018.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$17,100.00
Less amount refunded to debtor \$92.81

NET RECEIPTS: \$17,007.19

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,770.00
Court Costs \$0.00
Trustee Expenses & Compensation \$804.60
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,574.60

Attorney fees paid and disclosed by debtor: \$230.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BLUE HORIZON LOANS	Unsecured	300.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	200.00	200.00	0.00	0.00
COOK COUNTY TREASURER	Secured	5,000.00	5,000.00	5,000.00	2,471.08	112.75
COOK COUNTY TREASURER	Unsecured	5,000.00	NA	321.74	0.00	0.00
Credit Collections Svc	Unsecured	124.00	NA	NA	0.00	0.00
CREDIT COUNSEL INC	Unsecured	1,765.00	NA	NA	0.00	0.00
FIRST PAY LOANS	Unsecured	1,100.00	NA	NA	1,000.00	0.00
GENESIS FINANCIAL & PYMT SYS	Unsecured	1,400.00	1,742.46	1,742.46	0.00	0.00
GREAT LAKES CREDIT UNION	Secured	472.00	NA	472.00	294.51	11.30
GREAT LAKES CREDIT UNION	Unsecured	388.00	NA	NA	0.00	0.00
GREEN VALLEY CASH	Unsecured	500.00	NA	NA	0.00	0.00
HEIGHTS AUTO WORKERS C U	Unsecured	1,969.00	3,357.23	3,357.23	0.00	0.00
OPPORTUNITY LOANS	Unsecured	2,541.00	2,242.52	2,242.52	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	522.00	502.23	502.23	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,988.00	1,988.33	1,988.33	0.00	0.00
RIDGELAND MANNOR HOA	Secured	700.00	NA	700.00	338.43	0.00
RIDGELAND MANNOR HOA	Unsecured	700.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	2,175.00	NA	467.16	0.00	0.00
SANTANDER CONSUMER USA	Secured	3,225.00	5,867.16	5,400.00	3,418.98	164.23
TRUEACCORD CORP	Unsecured	500.00	NA	NA	0.00	0.00
UBER	Secured	0.00	NA	NA	0.00	0.00
UNITED CREDIT UNION	Unsecured	967.00	998.20	998.20	0.00	0.00
US DEPART OF HUD	Secured	NA	58,399.82	58,399.82	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	175,686.00	178,392.02	178,392.02	0.00	0.00
US DEPT OF EDUCATION	Unsecured	15,445.00	15,506.73	15,506.73	0.00	0.00
WELLS FARGO BANK NA	Secured	156,484.00	146,948.35	183,016.17	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	36,067.82	5,621.31	5,621.31	0.00
WESTGATE TIMESHARE	Secured	6,000.00	6,166.06	6,166.06	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$241,415.99	\$0.00	\$0.00
Mortgage Arrearage	\$6,321.31	\$5,959.74	\$0.00
Debt Secured by Vehicle	\$5,400.00	\$3,418.98	\$164.23
All Other Secured	\$11,638.06	\$2,765.59	\$124.05
TOTAL SECURED:	\$264,775.36	\$12,144.31	\$288.28
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$205,718.62	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,574.60</u>	
Disbursements to Creditors	<u>\$12,432.59</u>	
TOTAL DISBURSEMENTS :		<u>\$17,007.19</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.